App. F: IX-4

B34

Previous References.

1946:47

(S.D / A)

File No. 38—46

Serial Nos.

Later References.

p-20(E)

GENERAL AND REVENUE SECRETARIAT

Serial Nos. one

Preserve

Part B for

oct 46

SUBJECT

Insurance of the Lorries of the Food Supply Dept.

NOTES:- P1 → 5
CONT:- P1 — 9

To. The D. F.S. in Mysore

S. D. 3349/ A38-46 dt 29.10.46

Rg. Shemna Rao.
29.10.46

Insurance of the lorries of the Food Supplies Department.

A34:46.

Letter no. FRC. 342/46-47, dated the 13th June 1946 from the Director of Food Supplies in Mysore, Bangalore requesting to sanction ~~to insure~~ to his proposal to insure with Mysore Gen Life Insurance Department 153 lorries of the Deptt.

Submitted:

Reference is invited to Govt. M 8604-8671/GF 280-45 dated 5th June 1946 ~~from~~ issued from the Financial Branch Hqrs M. in which it is directed that all Vehicles belonging to Govt which are proposed to be insured should be insured in the Gen Life Insurance Deptt. only.

It is stated that the question of insuring the lorries of the Food Deptt was considered in consultation with the Auditor and Accounting Officer and considering the losses the Deptt has already sustained by way of fire accidents to lorries and the risk attendant upon the lorries in the course of the work the Director is of opinion that the heavy investments made on them should be covered by insurance.

It is also stated that ~~the~~ at the time of handing over the lorries ~~the proportionate amount~~ to the private Contractors which is still under consideration ~~this~~ it is proposed that a proportionate amount of money towards insurance charges for the period of cover left over may be collected from the allottees.

The Director ~~requested~~ therefore proposes

that the 153 lorries of the Department may be insured with the Mysore Gen Life Insurance Department to Cover against the following risks: -

1. Comprehensive Liability
2. Legal liability to paid drivers & Cleaners
3. Fire in garages risk.

The above Comprehensive policy proposed ~~to be taken~~ to be taken by the Director with Cost Rs 53,111-0-0 in all.

To orders. The Note of the Auditor and Accounting Officer enclosed with the Letter of the D.P.S. Contains the arguments against effecting insurance in respect of the Govt lorries of the Department numbering 153.

The D.P.S proposal to take out a Comprehensive Insurance policy at a cost of Rs 53,111/- per annum is for Consideration.

The Finl. Secy may be Consulted:

Secy, Food Supplies

3/8/46

FINANCIAL SECRETARIAT U.O.No. Fl..... 102-7 4/8 BANGALORE

H. Secy (W/C)

3/8/46

I quite agree with the Auditor, Food Supplies, paras 4 - 5, and I think it is unnecessary to insure these vehicles at such a heavy cost. After all, if there is any risk, it is the Government Insurance Department that has to pay. There is therefore no practicaly advantage in insuring.

Sec Food Dept-wc

7/8

The attached relating to O.M. No. Fl.8607-8671/G.F. 280-45-3 dated 5-6-1946 may kindly be sent for perusal.

(A-Secy-W/C) 11/8/46

FINANCIAL SECRETARIAT U.O.No. Fl..... 12/4 Fin 10/8

Also send me all the connected papers

B/ 10/8

Subsidiary

G.F file 280-40 Sl 167 is put up herewith linked

Secy (Trans)

Sl 3 & 5 kind reference is invited to Flags 'S' & 'T' in the linked file

Sl 4 is a receipt from the Insurance Secretary regarding the staff required for the Motor Insurance Branch. On this a further U.O. note has been received from the Secretary Insurance Department & it has been submitted to the Secretary — If this is also necessary it will be sent separately.

(Supplies Secty) Noted

Thanks 11/8/8

16 AUG 1946

11/8

Secy (Trans) 11/8/46

Secy (Trans) 10/8

May this case be linked with the Financial Secretary's file (Flag S.) to ensure that all vehicles with the Govt. Insurance

7.8.46 would apply to all vehicles. Yet, orders are to be issued in the Financial file (Flag S.) to ensure that all vehicles with the Govt. Insurance

It is also understood that Departmental vehicles are insured.

and considered desirable to vehicles with the Govt. their being insured with Coy. may perhaps be in such a case the borne by that Coy.

any accidents.

4

assuming that Govt. vehicles are insured with the Govt. Insurance Dept., the payment made would be not entirely out of premia collected on the Govt. vehicles ~~alone~~, but also out of premia collected on private vehicles, and the risk would be broader based.

Minister for Law
Then
Financial Secy

17/8/46

FINANCIAL SECR
U.O.No. Fi.....
1457
1218
BANGALORE

I am afraid I have not been correctly understood. Any payments on account of risks will be made from the Motor Vehicles Insurance Fund which belongs to Government and, ultimately therefore, it is Government that pays the charge. For the reasons already stated, I do not think it is necessary to insure these Government vehicles. The question of Insurance with Private Companies does not arise, because if ~~they~~ Govt. vehicles are to be insured at all, they have to be insured in the Government Insurance Department alone ~~and~~ but I am of opinion that these vehicles need not be insured.

B
20/8

22/8/46

18/10/46.

18/10/46

OFFICE OF THE MINISTER FOR LAW
No. 3415

Draft put up for above.

24/10 26/10/46 26/10

Issued letter no: SD 3349/A38-46 dated 29-10-'46
to the D.F.S. stating that Govt. do not consider it
necessary to insure the govt. motor vehicles
the Ford department.

B
Sub
12/11

8

A 38- 46- 1.

GOVERNMENT OF MYSORE

Tele { phone: 2231
grams: Foodsup.

OFFICE OF THE
DIRECTOR OF FOOD SUPPLIES
IN MYSORE,

No TRC.342/46-47.
ENCLS. final. 1 more. 2 proposal forms

Bangalore, dated 13th July 1946.

FROM K. SRINIVASAN, ESQ., B.Sc.,
~~G. SUNDARA RAO, Esq.~~
Director of Food Supplies
in Mysore, Bangalore.

17. JUL. 1946

To

CHARLES E. NORONHA, ESQ., M.A.,
Secretary to Government,
Development Department,
Food Supplies, BANGALORE.

SECRETARIAT
18 JUL 1946
425

Subject:- Insurance of the lorries of the Food Supplies Department.

With reference to the above, I have the honour to invite your kind reference to Official Memorandum No.FL.8607-8671/G.F.280-45-3, dated 5th June 1946 of the Financial Secretary to the Government of Mysore and to state that the question of Insuring the lorries of the Food Supplies Department was considered in consultation with the Auditor and Accounting Officer, Food Supplies, Bangalore. A copy of the note of ~~the note of~~ the Auditor and Accounting Officer, on the subject is enclosed for the information of Government. But considering the losses the Department has already sustained by way of fire accidents to lorries and the risk attendent upon the lorries in the course of work, I am of opinion that the heavy investments made on them should be ~~xxxxxxxx~~ by insurance upto now, 3 lorries have already been completely lost due to fire and the losses thereof amount to ~~Rsx29x9~~ Rs. 29,100/-.

2. As regards handing over these lorries to private persons for undertaking the transport work of the Department, the question is under the consideration of the Department and it may take some time to come to a final decision. At the time of handing over the lorries, the ~~xxx~~ proportionate amount of money towards insurance charges for the period of cover left over could be collected from the allottees.

3. I am enclosing for the information of Government the proposal forms duly filled in and sent to this Office by M/S.Richardson & Co.,

M/S. Richardson & Co., Bangalore, Chief Organisers, Mysore State Life Insurance Department, which give full particulars of the natures of covers and costs therefor in respect of the 153 lorries which are now under direct Departmental control and management. One proposal form furnishes details for ~~the~~ third party liability only in addition to insurance against fire risk(while running and in garage) and legal liability to paid-drivers and cleaners and costs an annual premium of Rs.35,782/- in all. The other is for a comprehensive policy in addition to fire in garages risk and legal liability to paid drivers and cleaners and costs an annual premium of Rs.53,111-0-0 in all. Considering the large sum of money invested on the lorries, I feel that it would be better to take out a comprehensive policy although it will cost a little more.

4. I therefore request you to kindly obtain very early sanction of Government to my proposal to insure with the Mysore Government Life Insurance Department, the 153 lorriesof the Department, with cover against the following risks:-

1. Comprehensive liability.
2. Legal liability to paid drivers and cleaners.
3. Fire in garages risk.

I have the honour to be,
Sir,
Your most obedient servant,

16.7.

Director of Food Supplies.

NS/2.

Copy of the Note dated 29-6-46, from the Auditor and Accounting Officer, Food Supplies, Bangalore.

An uptodate statement of cost has since been obtained from the Chief Agent to the Government Insurance Department according to which the minimum cost for a comprehensive policy is Rs.53,111-0-0 per year. He has sent also the proposal form filling up details(placed below).

2. Insurance for Government vehicles is not compulsory. It is also not necessary according to the general principle that Government is its own insuror and none of the several valuable properties of Government is insured. The only qualifying factor in this case is that Insurance is proposed with the Government Insurance Department. Even then the Food Supply budget which is facing a heavy liability in meeting the famine situation can not afford to take in a further heavy annual charge like this.

3. Further the lorries are kept on in the Food Department as a purely temporary measure to meet the special responsibility for transport necessitated by the scarcity of food grains in wide areas. The original intention was to hand over most of these lorries to private people under mutchalikas to make the available for food supply work. If,as we hope, the next harvest is good, we have to turn over the lorries to private people especially as the wagon position of Railways has improved and private people are now having more lorries at their disposal which could be requisitioned for Government work as and when required. To insure these lorries for full financial year under these temporary conditions, will be an unnecessary complicating factor in their disposal.

4. (The Deputy Secretary, Food Department of C.P. Government who was here some time back told me that his Government had a much larger number of Government lorries than the Mysore Government and still they had not insured them under the general principle mentioned above).

pto.

5. Under these circumstances, we may inform Government that we do not consider it either necessary or opportune to insure our lorries even with the Government Insurance Department.

For Director of Food Supplies.

15.7.

NS/2.

Agency..... Policy No. M. V. (C).....3

PROPOSAL FORM FOR INSURANCE OF MOTOR VEHICLES USED FOR BUSINESS OR TRADE PURPOSES.

MYSORE GOVERNMENT LIFE INSURANCE DEPARTMENT

Proposer's (Owner's) Name.....The Director of Food Supplies,

Address.....Bangalore City

Business or Occupation.....

Registered Letters and Number of Vehicle	Make of Vehicle	Horse Power (Treasury Rating)	Type of Body	Petrol Diesel Oil Steam or Gas Driven	Year of Manufacture	Licensed Carrying Capacity: Goods (Weight in Lbs. or Cwts.)	Licensed Carrying Capacity: Number of Passengers (including Driver	Actual Cash price paid by Proposer for vehicle and accessories Rs.	Date of Delivery to Proposer	Whether New or Second-hand at time of Delivery	Proposer's Estimate of Present Value including Accessories thereon Rs.
	FULL DETAILS SENT TO THE MYSORE GOVT. INSURANCE DEPT.										
											Value: Rs.12,63,500.

PLEASE ANSWER EVERY QUESTION AND FULLY

1. Will the Vehicle(s) be used for any of the following purposes? ... ... (a) For carrying passengers and their luggage for hire or reward. ... ... (b) For cartage of the Proposer's own goods otherwise than as in (c) below ... (c) For cartage of the Proposer's own goods from outlying villages for sale in Market towns and *vice versa*. ... ... (d) For cartage for other persons for hire or reward. If not, state exactly for what purpose it/they will be used.	153 MOTOR LORRIES
2. Is are the Vehicle(s) fitted with dual rear wheels and/or double springs?	Yes
3. Will the Vehicle(s) be solely used within the limits of Mysore State? If not, state where? ...	Mostly
4. Is (are) the Vehicle(s) in a perfect state of repair?	Yes
5. What accidents (if any) have occurred to this *or any other* Vehicle at any time owned by Proposer? ...	Two accidents by fire.
6. Has proposer ever been insured for Motor Risks before? If so, state name of Company or Underwriter.	No
7. Has any Company or Underwriter— (a) refused to renew or cancelled your Policy? ... (a) (b) declined your proposal for insurance? ... (b) (c) increased your Premium or imposed special conditions on renewal? ... ... (c) (d) required you to bear the first portion of any claim? ... ... (d)	Does not arise

		Premium for Comprehensive Policy: Rs.	44,567	8
8. ~~Do you wish to cover your liability for first claim? If so~~ ~~Less 30% for owning more than 50 vehicles~~		Deduct 30 per cent	13,370	4
9. Do you wish Third Party indemnity to be increased? If so, state amount		Balance Rs. Add Rs...	31,197	4
10. Do you wish to cover your legal liability to Passengers? If so, state amounts	Rs. any one Passenger. Rs. any one Accident.	Rs... Add Rs...		
11. Do you wish to cover against the risks of Riot and Civil Commotion?		Rs... Add Rs...		
12. Will trailers be drawn? If so, give identification number or mark of each		Rs... Add Rs...		
13. Are you entitled to "No claim" Rebate from your previous insurers? If so, please attach their renewal notice showing the rebate ...		Rs... Deduct per cent...		
14. Is Accident Insurance to (a) Paid Driver ... (b) Cleaner to be included? If so, State whom	(a) 153 Drivers (b) 153 Cleaners	Balance Rs... Add Rs. 6120		0
Fire in Garage risk at 1¼% of insured value		TOTAL PREMIUM Rs.	15793 53,111 -	12 0

I/WE HEREBY DECLARE AND WARRANT that the above statements are true and complete. I/We desire to effect an Insurance ~~as described herein with~~ the Department, and I/We agree that this proposal and declaration shall be the basis of the contract between me us and the Department, and I/We agree to accept a Policy subject to the conditions prescribed by the Department.

Dated.....19.....

Proposer's Signature .....

MOTOR INSURANCE

Commercial Vehicles

Richardson & Co.,
GOVERNMENT ORGANIZERS,
[illegible]

Mysore Government

Life Insurance Department

BANGALORE.

MYSORE GOVERNMENT LIFE INSURANCE DEPARTMENT

BENEFITS OF THE COMPREHENSIVE POLICY.

LOSS OF OR DAMAGE TO VEHICLE

The Vehicle including accessories whilst thereon is insured against loss *or* damage by—

ACCIDENTAL EXTERNAL MEANS OR FIRE, EXTERNAL EXPLOSION, SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSE BREAKING OR THEFT OR MALICIOUS ACT.

NOTE. – 1) Lamps, Tyres and Accessories are insured against loss by theft only if the Vehicle itself is stolen at the same time.
(2) The Department's liability for damage to Tyres is limited to 50 per cent of the cost of replacement.

TRANSIT

The Vehicle is also insured against Loss or Damage occurring during transit by Road, Rail, Inland Waterway, Lift or Elevator.

REMOVAL CHARGES

The Department bears the reasonable cost of protection and removal of the vehicle to and from the premises of the nearest competent repairers up to a limit of Rs. 150 for each accident for which the Department is liable.

THIRD PARTY CLAIMS

The Insured is indemnified up to Rs. 15,000/- in respect of any one accident or series of accidents arising out of one event, in respect of his legal liability for compensation for:—

(1) Death of or bodily injury to any person but excluding—

(a) a person in the employment of the Insured where such death or injury arises out of and in the course of such employment

(b) a person who is a member of the Insured's household

(c) a person who is being conveyed in or upon or entering or getting on to or alighting from the vehicle

(2) Damage to Property, other than property belonging to or held in trust by or in the custody or control of the Insured or a member of the Insured's household or being conveyed by the vehicle;

where such injury or damage is caused by the use of the vehicle including the loading or unloading thereof.

COSTS

The Department also pays all costs and expenses incurred with the written consent of the Department without limit as to amount.

PERMIT FOR REPAIRS

The Insured may authorise the repairs of the Vehicle necessitated by damage for which the Department is liable, provided that the estimated cost of such repairs does not exceed Rs. 150 and that the Department is forthwith furnished with a detailed estimate and is given every assistance to see that such repairs are necessary and the charges reasonable.

NO CLAIM BONUS

The Department allows a rebate of 10 per cent from the Renewal Premium if no claim is made during the previous year of Insurance.

CHANGE OF VEHICLE

If the Vehicle is disposed of and replaced by another, the policy can be transferred to apply to the new Vehicle, subject to *pro rata* adjustment of premium, if necessary.

CHANGE OF OWNER

In the event of the sale of the Vehicle the Policy may be transferred to the purchaser, provided his proposal is acceptable to the Department.

TRANSFERS

Transfer from Companies are accepted without loss of bonuses or other allowances.

N.B.—Policies issued in respect of certain classes of passenger service and goods-carrying vehicles are subject to special restrictions. For particulars please see overleaf.

RATES OF PREMIUM ON APPLICATION.

SPECIAL RESTRICTIONS

Applicable to the Insurance of Taxis or Private Car type Vehicles plying for public hire, Passenger-service Buses and goods-carrying vehicles used for cartage for other persons for hire or reward or for carrying the Owner's own goods from outlying villages for sale in Market Towns and *vice versa*,

1. The Department is not liable under any Section of the Policy for loss of or damage to lamps, tyres, mud-guards, bumpers and/or paint work.

2. In addition to the above exclusions the Insured must bear first Rs 100 of each claim under the Policy.

3. The Department is not liable for loss of or damage to the insured vehicle by Fire whilst in garage, or otherwise than on the road during regular running hours.

N.B.—(*a*) The restriction No. 2 may be deleted in so far as it applies to Third Party Claims only on payment of an add tional premium of Rs. 10.

(*b*) The restriction No. 3 may be deleted on payment of an additional premium of Rs. 1¼ per cent on the Insured's estimated value of the vehicle.

REDUCTIONS IN PREMIUM

1. **Insured bearing portion of claims—**

If the Insured bears the first	Rs. 50	of each claim	10	per cent
,, ,, ,,	,, 100	,,	15	,,
,, ,, ,,	,, 250	,,	20	,,
,, ,, ,,	,, 500	,,	25	,,
,, ,, ,,	,, 750	,,	30	,,
,, ,, ,,	,, 1,000	,,	35	,,

2. **Having a number of vehicles insured** —When five or more vehicles, the sole property of one owner, are insured a rebate on the following scale is allowed :—

No. of Vehicles Insured	*Rebates*
5 to 10	5 per cent
11 to 25	10 ,,
26 to 49	20 ,,
50 and over	30 ,,

ADDITIONAL BENEFITS
(requiring extra premium)

THIRD PARTY CLAIMS

The limit of indemnity granted in respect of claims by Third Parties may be increased on payment of the following additional Premiums:—

	Vehicle hauling Trailers	Vehicle not hauling Trailers
If limit increased to Rs. 30,000	... Rs. 15	Rs. 10
,, ,, ,, 50,000	... ,, 22/8	,, 15
If Unlimited	... ,, 37/8	,, 25

CLAIMS BY PASSENGERS

Indemnity in respect of claims by Passengers for accidental injuries may be covered on payment of the following additional premiums.

Limits of Compensation payable				Additional Premium per Passenger on total licensed Passenger Carrying Capacity
To any one Passenger		For any one accident or series of accidents arising out of one event		
Rs.	1,500	Rs.	6,000	Rs. 3
,,	1,500	,,	15,000	,, 3/8
,,	3,000	,,	15,000	,, 4
,,	5,000	,,	20,000	,, 5

Premium for higher limits on application

RIOT AND CIVIL COMMOTION

Loss of or Damage to Vehicle occasioned by Strike, Riot and Civil Commotion

Premium *in normal times*—½ per cent on the Insured's estimated value of the Vehicle or Rs. 15 whichever is more.

Accidents to Paid Driver and/or Cleaner :—

Legal liability for accidents to the above persons can be covered at a premium of Rs. 20 per head.

MOTOR INSURANCE

Commercial Vehicles

Richardson & Co.
GOVERNMENT PRINTERS.
MYSORE GOVERNMENT INSURANCE DEPARTMENT.

Mysore Government

Life Insurance Department

BANGALORE.

Agency..... Policy No. M. V. (C).....

PROPOSAL FORM FOR INSURANCE OF MOTOR VEHICLES USED FOR BUSINESS OR TRADE PURPOSES.

MYSORE GOVERNMENT LIFE INSURANCE DEPARTMENT

Proposer's (Owner's) Name.....The Director of Food Supplies.....

Address.....Bangalore City.....

Business or Occupation.....

Registered Letters and Number of Vehicle	Make of Vehicle	Horse Power (Treasury Rating)	Type of Body	Petrol Diesel Oil Steam or Gas Driven	Year of Manufacture	Licensed Carrying Capacity: Goods (Weight in Lbs. or Cwts.)	Licensed Carrying Capacity: Number of Passengers (including Driver	Actual Cash price paid by Proposer for vehicle and accessories Rs.	Date of Delivery to Proposer	Whether New or Second-hand at time of Delivery	Proposer's Estimate of Present Value including Accessories thereon Rs.
FULL DETAILS SENT TO THE MYSORE GOVT. INSURANCE DEPARTMENT. Value: Rs. 12,63,500.											

PLEASE ANSWER EVERY QUESTION AND FULLY

1. Will the Vehicle(s) be used for any of the following purposes? ... ... (a) For carrying passengers and their luggage for hire or reward. ... ... (b) For cartage of the Proposer's own goods otherwise than as in (c) below ... (c) For cartage of the Proposer's own goods from outlying villages for sale in Market towns and *vice versa*. ... ... (d) For cartage for other persons for hire or reward. If not, state exactly for what purpose it/they will be used.	153 Motor Lorries
2. Is/are the Vehicle(s) fitted with dual rear wheels and/or double springs?	Yes
3. Will the Vehicle(s) be solely used within the limits of Mysore State? If not, state where? ...	Mostly
4. Is (are) the Vehicle(s) in a perfect state of repair?	Yes
5. What accidents (if any) have occurred to this *or any other* Vehicle at any time owned by Proposer? ...	Two accidents by fire
6. Has proposer ever been insured for Motor Risks before? If so, state name of Company or Underwriter.	No.
7. Has any Company or Underwriter— (a) refused to renew or cancelled your Policy? ... (a) (b) declined your proposal for insurance? ... (b) (c) increased your Premium or imposed special conditions on renewal? ... ... (c) (d) required you to bear the first portion of any claim? ... ... (d)	Does not arise

Third Party Liability only. Premium for ~~Comprehensive~~ Policy: Rs. 15,300 | 0

8. ~~Do you wish Third Party indemnity to be increased? If so, state amount~~ For owning more than 50 vehicles		Deduct 30 per cent	4,590 | 0
9. Do you wish Third Party indemnity to be increased? If so, state amount		Balance Rs. Add Rs...	10,710 | 0
10. Do you wish to cover your legal liability to Passengers? If so, state amounts	Rs. any one Passenger. Rs. any one Accident.	Rs... Add Rs...	
11. Do you wish to cover against the risks of Riot and Civil Commotion?		Rs... Add Rs...	
12. Will trailers be drawn? If so, give identification number or mark of each		Rs... Add Rs...	
13. Are you entitled to "No claim" Rebate from your previous insurers? If so, please attach their renewal notice showing the rebate ...		Rs... Deduct per cent...	
14. Is Accident Insurance to (a) Paid Driver ... (b) Cleaner to be included? If so, State whom	(a) 153 Drivers (b) 153 Cleaners	Balance Rs... Add Rs...	6120 | 0
Fire Risk at 1½% of value			18952 | 0
		TOTAL PREMIUM Rs.	Rs. 35,782 | 0

I/WE HEREBY DECLARE AND WARRANT that the above statements are true and complete. I/We desire to effect an Insurance as described herein with the Department, and I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Department, and I/We agree to accept a Policy subject to the conditions prescribed by the Department.

Dated.....19.....

Proposer's Signature .....

MYSORE GOVERNMENT LIFE INSURANCE DEPARTMENT

BENEFITS OF THE COMPREHENSIVE POLICY.

LOSS OF OR DAMAGE TO VEHICLE

The Vehicle including accessories whilst thereon is insured against loss *or* damage by—

ACCIDENTAL EXTERNAL MEANS OR FIRE, EXTERNAL EXPLOSION, SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSE BREAKING OR THEFT OR MALICIOUS ACT.

NOTE.—(1) Lamps, Tyres and Accessories are insured against loss by theft only if the Vehicle itself is stolen at the same time.
(2) The Department's liability for damage to Tyres is limited to 50 per cent of the cost of replacement.

TRANSIT

The Vehicle is also insured against Loss or Damage occurring during transit by Road, Rail, Inland Waterway, Lift or Elevator.

REMOVAL CHARGES

The Department bears the reasonable cost of protection and removal of the vehicle to and from the premises of the nearest competent repairers up to a limit of Rs. 150 for each accident for which the Department is liable.

THIRD PARTY CLAIMS

The Insured is indemnified up to Rs. 15,000/- in respect of any one accident or series of accidents arising out of one event, in respect of his legal liability for compensation for:—

(1) Death of or bodily injury to any person but excluding—

(a) a person in the employment of the Insured where such death or injury arises out of and in the course of such employment

(b) a person who is a member of the Insured's household

(c) a person who is being conveyed in or upon or entering or getting on to or alighting from the vehicle

(2) Damage to Property, other than property belonging to or held in trust by or in the custody or control of the Insured or a member of the Insured's household or being conveyed by the vehicle;

where such injury or damage is caused by the use of the vehicle including the loading or unloading thereof.

COSTS

The Department also pays all costs and expenses incurred with the written consent of the Department without limit as to amount.

PERMIT FOR REPAIRS

The Insured may authorise the repairs of the Vehicle necessitated by damage for which the Department is liable, provided that the estimated cost of such repairs does not exceed Rs. 150 and that the Department is forthwith furnished with a detailed estimate and is given every assistance to see that such repairs are necessary and the charges reasonable.

NO CLAIM BONUS

The Department allows a rebate of 10 per cent from the Renewal Premium if no claim is made during the previous year of Insurance.

CHANGE OF VEHICLE

If the Vehicle is disposed of and replaced by another, the policy can be transferred to apply to the new Vehicle, subject to *pro rata* adjustment of premium, if necessary.

CHANGE OF OWNER

In the event of the sale of the Vehicle the Pelicy may be transferred to the purchaser, provided his proposal is acceptable to the Department.

TRANSFERS

Transfer from Companies are accepted without loss of bonuses or other allowances.

N.B.—Policies issued in respect of certain classes of passenger service and goods-carrying vehicles are subject to special restrictions. For particulars please see overleaf.

RATES OF PREMIUM ON APPLICATION.

SPECIAL RESTRICTIONS

Applicable to the Insurance of Taxis or Private Car type Vehicles plying for public hire, Passenger-service Buses and goods-carrying vehicles used for cartage for other persons for hire or reward or for carrying the Owner's own goods from outlying villages for sale in Market Towns and *vice versa*.

1. The Department is not liable under any Section of the Policy for loss of or damage to lamps, tyres, mud-guards, bumpers and/or paint work.

2. In addition to the above exclusions the Insured must bear first Rs 100 of each claim under the Policy.

3. The Department is not liable for loss of or damage to the insured vehicle by Fire whilst in garage, or otherwise than on the road during regular running hours.

N.B.—(*a*) The restriction No. 2 may be deleted in so far as it applies to Third Party Claims only on payment of an add tional premium of Rs. 10.

(*b*) The restriction No. 3 may be deleted on payment of an additional premium of Rs. 1½ per cent on the Insured's estimated value of the vehicle.

REDUCTIONS IN PREMIUM

1. **Insured bearing portion of claims—**

If the Insured bears the first	Rs. 50	of each claim	10	per cent
,, ,, ,,	,, 100	,,	15	,,
,, ,, ,,	,, 250	,,	20	,,
,, ,, ,,	,, 500	,,	25	,,
,, ,, ,,	,, 750	,,	30	,,
,, ,, ,,	,, 1,000	,,	35	,,

2. **Having a number of vehicles insured**—When five or more vehicles, the sole property of one owner, are insured a rebate on the following scale is allowed :—

No. of Vehicles Insured	*Rebates*
5 to 10	5 per cent
11 to 25	10 ,,
26 to 49	20 ,,
50 and over	30 ,,

ADDITIONAL BENEFITS
(requiring extra premium)

THIRD PARTY CLAIMS

The limit of indemnity granted in respect of claims by Third Parties may be increased on payment of the following additional Premiums:—

	Vehicle hauling Trailers	Vehicle not hauling Trailers
If limit increased to Rs. 30,000 ...	Rs. 15	Rs. 10
,, ,, ,, 50,000 ...	,, 22/8	,, 15
If Unlimited ...	,, 37/8	,, 25

CLAIMS BY PASSENGERS

Indemnity in respect of claims by Passengers for accidental injuries may be covered on payment of the following additional premiums.

Limits of Compensation payable				Additional Premium per Passenger on total licensed Passenger Carrying Capacity
To any one Passenger		For any one accident or series of accidents arising out of one event		
Rs.	1,500	Rs.	6,000	Rs. 3
,,	1,500	,,	15,000	,, 3/8
,,	3,000	,,	15,000	,, 4
,,	5,000	,,	20,000	,, 5

Premium for higher limits on application

RIOT AND CIVIL COMMOTION

Loss of or Damage to Vehicle occasioned by Strike, Riot and Civil Commotion

Premium *in normal times*—½ per cent on the Insured's estimated value of the Vehicle or Rs. 15 whichever is more.

Accidents to Paid Driver and/or Cleaner :—

Legal liability for accidents to the above persons can be covered at a premium of Rs. 20 per head.

GOVERNMENT OF MYSORE

Tele {phone: 2231
grams: Foodsup.

OFFICE OF THE
DIRECTOR OF FOOD SUPPLIES
IN MYSORE,

No. TRC. 342/46-47.
ENCLS.

Bangalore, dated ...12th Septr...194 6.

FROM N. Putterangaswamy, Esq. B.Sc.,
Addl. *Director of Food Supplies*
in Mysore, Bangalore.

13 SEP 1946

To 1887 K. Srinivasan, Esq., B.Sc.,
Secretary to Government,
Food Department, BANGALORE.

SIR,

Subject:— Insurance of the Lorries of the Food Supplies Department.

I have the honour to invite your kind reference to this Office letter of even No. dated 17th July 1946 seeking sanction of Government to insure the lorries of the Department with the Mysore Government Life Insurance Department and to request the favour of early orders in the matter.

FORWARDED WITH COMPLIMENTS.

DIRECTOR OF FOOD SUPPLIES.

I have the honour to be,
S i r,
Your most obedient Servant,

Addl. Director of Food Supplies.

Submitted with a draft interim reply to the D.F.S. for approval

Issued letter no: 882-79/17-9-46 stating that the matter is under consideration.

Appendix F. G.—1]

SUBJECT Insurance of one lorries of the Food Supplies Deptt

TYPED
17-9-46

Diary No. of letter replied to

General and Revenue Secretariat

( )

the 194 .

Date of issue 17.9.46

Signed by Dr. Mallaiah

List of enclosures

Copied by

Examined by

Section

File No.

Serial No.

No. Fs 2679

To. The Director of Food Supplies

in Mysore, Bangalore

Sir, Bangalore I am in reference to your letter no IRC. 342/46-47, dated the 12th Sept. 1946 on the above subject, I am directed to state that the matter is still under consideration.

Bangalore
2.10.46
for Secy to Govt
Food Deptt

Fs 2679
16/9

1.25

G. R. S. App. F. G. 3.

GENERAL AND REVENUE SECRETARIAT.

(*Continuation sheet draft form.*)

Typed Draft

8-3349/1-A-38-46 8-29-10-46

To

The Director of Food Supplies

in Mysore, Bangalore

Sir,

Insurance of the lorries of the Food Supplies Deptt.

With reference to your letter no. J.R.C. 342/46-47, dated the 13th July 1946, on the above subject I am directed to state that the G.o.I. ~~have considered that it is not~~ do not consider it necessary to issue any motor vehicles of the Food Deptt as proposed by you.

I have etc.

26/10/46
for Secy to Govt
Food Deptt

Govt
24/10

WD 0565—GPB—22,500—8-11-38